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Sent: Friday, January 05, 2007 4:11 PM
To: Taskforcecomments
Cc: Mike Hartley; Todd Lewis
Subject: Identity Theft Comments

I am currently a police detective in the Financial Crimes Unit with the Bloomington Police Department in Minnesota. My first comment or suggestion may sound simplistic in nature but I believe would be effective in stopping or at least hindering low level criminals who commit Identity Theft/Financial Transaction Card Fraud. Another Det. in our unit, Mike Hartley has proposed to our City Attorney that they enact an ordinance that would require the consumer to present a state picture identification or passport when making a credit card purchase to any merchant. I realize that the more "sophisticated criminal" is capable of making counterfeit identification/passports to commit this type of fraudulent transaction. However for the multitude of lower level criminals that commit vehicle break-ins, burglaries, thefts, etc and can subsequently go to thousands of merchants across the country and present a credit card without presenting any identification or just go through the "self checkout" and potentially obtain thousands of dollars worth of merchandise is ridiculous.

Our Detectives have interviewed hundreds of suspects who have given Post Miranda statements admitting that they know if they can get their hands on someone's credit card they can go to large merchants such as Target, Best Buy, Circuit City, Home Depot, and Mall of America to name just a few, and commit Identity Theft/Financial Transaction card easily because they know that even if the credit card they present belongs to someone else,(even the opposite sex), the merchant accepts the transaction without checking any form of identification. These same criminals also acknowledge that merchants have made it too easy to commit these fraudulent transactions quickly and go undetected for several hours or even days before the victim realizes what has happened and their identity has been severely compromised.

Our City Attorney has advised us that there is currently no law/ordinance in the U.S. requiring a picture ID and/or passport when making any type of transaction with a credit/debit card. There are obviously laws/ordinances in place that require valid picture ID when purchasing alcohol, tobacco or even presenting a personal or business check. Wouldn't it make sense to require a similar law for credit/debit card transactions?

As a current member of the IAFCI I have become increasingly frustrated by credit card companies and members of the private industries that cater to the consumer who think quicker, less intrusive transactions are the "wave of the future". They are correct to a certain extent. It is the "wave of the future" to the criminal who's lifestyle entails committing Identity Theft/Financial Credit Card Fraud.

In summary, with all due respect, Identity Theft at its most basic level will never be stopped or at least hindered unless the following occur:
-Merchants need to be held accountable for all credit/debit

card transactions that occur which would entail presenting a state picture ID or Passport.

- Self service credit card transactions at any level need to be nullified. (Criminals know that even if their caught on video tape committing these fraudulent transactions their chance of being identified are slim to none.)
- Merchants need to held more accountable when a fraudulent transaction is discovered and not rely on the credit card companies ALWAYS reimbursing them.(It would be an interesting case study to find out how much more diligent merchants would be if they knew that they were not guaranteed reimbursement for all fraudulent charges discovered at their business/company by the credit card industry.)

In closing, I fully realize that I am only covering one portion of Identity Theft that effects credit card transactions, however I believe the aforementioned suggestions are at least a viable start to at least slowing the epidemic down and giving governmental agencies a chance to catch their breath and strive for continued solutions.

Respectfully

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